

Prepared by:  
Underwood Law Firm  
340 Edgewood Terrace  
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MSB #: 5765

Return to:  
Underwood Law Firm  
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Jackson, Mississippi 39206  
(601) 981-7773

### Substitution of Trustee

Grantor:  
U.S. Bank, National Association,\*\*  
60 Livingston Avenue  
Saint Paul, Minnesota 55107  
(651) 466-8330

Grantee:  
John C. Underwood, Jr.  
340 Edgewood Terrace Drive  
Jackson, MS 39206  
(601) 981-7773

### INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 197, Section D. Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi as per Plat thereof in Plat Book 96, Page 32 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

\*\*as successor trustee to Bank of America, N.A. as successor by merger to LaSalle Bank, N.A. as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-1

Loan Number: 1044833245

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on January 5, 2007, Glenn Bennett and Barbara Bennett, married executed a deed of trust to Eric L. Sappenfield, Trustee for the benefit of MERS Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2642 at Page 419 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 197, Section D. Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi as per Plat thereof in Plat Book 96, Page 32 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned, U.S. Bank, National Association, as successor trustee to Bank of America, N.A. as successor by merger to LaSalle Bank, N.A. as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-1 is the present holder and beneficiary of the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, U.S. Bank, National Association, as successor trustee to Bank of America, N.A. as successor by merger to LaSalle Bank, N.A. as Trustee for Merrill Lynch First

Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-1 does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of U.S. Bank, National Association, as successor trustee to Bank of America, N.A. as successor by merger to LaSalle Bank, N.A. as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-1 by its attorney in fact Home Loan Services, Inc. acting by and through its duly authorized officer, this the 14 day of October, 2010.

U.S. Bank, National Association, as successor trustee to Bank of America, N.A. as successor by merger to LaSalle Bank, N.A. as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-1 BY: Home Loan Services, Inc. its Attorney-in-Fact

BY: 

TITLE: Bryan G. Kusich

ATTEST: 

**Sharon D. Maerle**

Vice President of  
Home Loan Services, Inc.  
its Attorney in Fact

Vice President of  
Home Loan Services, Inc.  
its Attorney in Fact

STATE OF Pennsylvania  
COUNTY OF Allegheny

Personally appeared before me, the undersigned authority in and for the County and State  
aforesaid, the within named Bryan G. Kusich and  
Sharon D. Maerkle, known to me to be the Vice President and  
Vice President, respectively of the said Home Loan Services, Inc. as attorney in  
fact for U.S. Bank, National Association, as successor trustee to Bank of America, N.A. as  
successor by merger to LaSalle Bank, N.A. as Trustee for Merrill Lynch First Franklin Mortgage  
Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-1 who acknowledged to and  
before me that he/she/they executed the foregoing instrument in writing on the day and year  
therein mentioned, for and on behalf of the said corporation, in said representative capacity, after  
having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 14 day  
of October, 2010.

My commission expires: 9-17-2013

Celeste Johnson  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Celeste Johnson, Notary Public  
City of Pittsburgh, Allegheny County  
My Commission Expires Sept. 17, 2013  
Member, Pennsylvania Association of Notaries